

**Information to identify the case:**

Debtor 1	<b>Sheila Adamski</b>	Social Security number or ITIN	xxx-xx-6584
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>15-11819-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sheila Adamski

5/13/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Sheila Adamski  
DebtorCase No. 15-11819-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 27

Date Rcvd: May 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2020.

db +Sheila Adamski, 307 Mercer Street, Gloucester City, NJ 08030-1432  
 aty +William M.E. Powers, III, Powers Kirn, LLC, PO Box 848, Moorestown, NJ 08057-0848  
 cr +Brett Wiltsey Esq. City Gloucester City, c/o Dilworth Paxson LLP,  
 457 Haddonfield Rd Ste 700, Cherry Hill, NJ 08002-2201  
 515313792 +BANK OF AMERICA, N.A., Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 515525809 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 515307708 +City Of Gloucester City, Attn: Community Development Office, 512 Monmouth Street,  
 Gloucester City, NJ 08030-1793  
 515307709 +Cooper Hospital Anesthesia, One Cooper Plaza, Suite 294B, Camden, NJ 08103-1489  
 515307710 +Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-0001  
 515307714 +Michael Adamski, 307 Mercer Street, Gloucester City, NJ 08030-1432  
 515307715 New Jersey Div. of Taxation, Compliance & Enforcement-Bankruptcy Unit,  
 50 Barrack St., 9th Fl, PO Box 245, Trenton, NJ 08695-0267  
 515307716 +NovaCare, 4716 Gettysburg Road, Mechanicsburg, PA 17055-4325  
 515340973 +NovaCare Rehabilitation, Inc., c/o Courtney Smith, 4714 Gettysburg Rd.,  
 Mechanicsburg, PA 17055-4325  
 515307717 +The Bureaus, 1717 Central Street, Evanston, IL 60201-1507  
 518585809 +U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 518585810 +U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84115,  
 U.S. Bank Trust National Association, as, 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 13 2020 23:08:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 13 2020 23:08:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515307705 +EDI: BANKAMER.COM May 14 2020 02:48:00 Bank of America Home Loans, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 515384459 EDI: RECOVERYCORP.COM May 14 2020 02:48:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 517526657 +EDI: PRA.COM May 14 2020 02:48:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 515307706 +E-mail/Text: info@chcollects.com May 13 2020 23:09:23 C & H Collection Services, Inc.,  
 PO Box 1399, Merchantville, NJ 08109-0399  
 515307707 EDI: CAPITALONE.COM May 14 2020 02:48:00 Capital One, Bankruptcy Dept., PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 515307711 EDI: IRS.COM May 14 2020 02:48:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 515307712 +EDI: RMSC.COM May 14 2020 02:48:00 Lowe's, Attn: Synchrony Bank, PO Box 103104,  
 Roswell, GA 30076-9104  
 515307713 E-mail/Text: camanagement@mtb.com May 13 2020 23:08:45 M & T Bank, Lending Services,  
 PO Box 900, Millsboro, DE 19966  
 515532563 EDI: RMSC.COM May 14 2020 02:48:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 517339884 +EDI: RMSC.COM May 14 2020 02:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 27

Date Rcvd: May 13, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

Brett W. Wiltsey on behalf of Creditor Brett Wiltsey Esq. City Gloucester City  
bwiltsey@dilworthlaw.com, cct@dilworthlaw.com  
Denise E. Carlon on behalf of Creditor U.S.Bank Trust National Association, as Trustee for  
Towd Point Master Funding Trust 2019-PM8 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jill T. Bryan on behalf of Debtor Sheila Adamski jtb.assistant1@verizon.net

TOTAL: 5